

In re:  
Jesse Ceazar Navarro  
Yvette Esmeralda Navarro  
Debtors

Case No. 22-12813-SY  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-6  
Date Rcvd: Nov 07, 2022

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jesse Ceazar Navarro, Yvette Esmeralda Navarro, 18590 Hilldale Lane, Lake Elsinore, CA 92530-6272
41245300	+ Ashley Navarro, 18590 Hilldale Lane, Lake Elsinore, CA 92530-6272
41245307	Newamerican Funding, PO Box 170581, Austin, TX 78717-0031
41245308	+ SLSLT Underlying Trust, c/o Sunlight Financial, PO Box 843840, Dallas, TX 75284-3840
41245313	Wells Fargo Auto, PO Box 29710, Springerville, AZ 85938-9710

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Nov 08 2022 05:33:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 08 2022 05:33:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Nov 08 2022 05:33:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: WFFC2	Nov 08 2022 05:33:00	Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
41245305	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 08 2022 00:38:00	Honda Financial Services, PO Box 6070, Cypress, CA 90630
41245301	+ EDI: CITICORP.COM	Nov 08 2022 05:33:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
41245302	+ EDI: WFNNB.COM	Nov 08 2022 05:33:00	Comenitycapital/bootbn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
41245303	+ EDI: CITICORP.COM	Nov 08 2022 05:33:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
41245304	+ EDI: PHINAMERI.COM	Nov 08 2022 05:33:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
41245306	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 08 2022 00:38:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
41245309	+ EDI: RMSC.COM	Nov 08 2022 05:33:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
41245310	+ EDI: RMSC.COM	Nov 08 2022 05:33:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
41245311	EDI: USBANKARS.COM	Nov 08 2022 05:33:00	US Bank, Attn: Bankruptcy, Po Box 5229,

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41245312	+ EDI: USBANKARS.COM	Nov 08 2022 05:33:00	Cincinnati, OH 45201 US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
41245314	Email/Text: bkfilings@zwickerpc.com	Nov 08 2022 00:39:00	Zwicker & Associates, P.C., 80 Minuteman Rd, Andover, MA 01810-1008

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ACAR Leasing LTD d/b/a GM Financial Leasing
cr		Broker Solutions, Inc. dba New American Funding

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2022 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Carey C Pickford	on behalf of Joint Debtor Yvette Esmeralda Navarro admin@pickfordlaw.com r44469@notify.bestcase.com
Carey C Pickford	on behalf of Debtor Jesse Ceazar Navarro admin@pickfordlaw.com r44469@notify.bestcase.com
Christina Sersif	on behalf of Creditor Wells Fargo Auto christina.sersif@wellsfargo.com
Christina J Khil	on behalf of Creditor Broker Solutions Inc. dba New American Funding christinao@mclaw.org, CACD_ECF@mclaw.org;mcecfnotices@ecf.courtdrive.com
Lorenzo Nunez	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing CSBK@GMFINANCIAL.COM
Lynda T. Bui (TR)	trustee.bui@shulmanbastian.com C115@ecfbis.com
United States Trustee (RS)	ustpreion16.rs.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Jesse Ceazar Navarro</u>	Social Security number or ITIN	<b>xxx-xx-6371</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Yvette Esmeralda Navarro</u>	Social Security number or ITIN	<b>xxx-xx-8431</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Central District of California</b>			
Case number: <b>6:22-bk-12813-SY</b>			

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jesse Ceazar Navarro

Yvette Esmeralda Navarro

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/7/22

Debtor 2 Discharge Date: 11/7/22

**Dated:** 11/7/22

**By the court:** Scott H. Yun  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**